

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Pittsburgh DIVISION

In re:

DARIN L. KING	§	Case No. 22-21169
SARA M. KING	§	Chapter 7
Debtor(s)	§	
=====	§	
Lisa M. Swope, Chapter 7 Trustee,	§	
Movant	§	
	§	
vs.	§	
	§	
No Respondents	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Lisa M. Swope, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

5414 U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 17 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 1:30 p.m. on October 24, 2024, before Judge Carlota M. Bohm in Courtroom B, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219. Unless otherwise ordered, parties may also appear for non-evidentiary matters by utilizing the Zoom video conference platform ("Zoom"). To participate in the hearing via Zoom, use the following link no later than ten (10) minutes prior to your scheduled hearing time: <https://zoomgov.com/j/16143800191>. Alternatively, connect with Zoom by the following Meeting ID: 161 4380 0191. ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videoohrg.pdf>. For questions regarding Zoom connection, contact Judge Bohm's Chambers at 412.644.4328. Only a limited time of ten (10) minutes is being provided on the calendar. No witnesses will be heard. If an evidentiary hearing is required, it will be scheduled by the Court for a later date. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/12/2024

By: /s/ LISA M. SWOPE, TRUSTEE

Trustee

Lisa M. Swope
219 South Center Street
Ebensburg, PA 15931
(814) 472-7151

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Pittsburgh DIVISION

In re:

DARIN L. KING § Case No. 22-21169
SARA M. KING § Chapter 7
§
§

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of: \$ 350,000.00
and approved disbursements of: \$ 310,314.51
leaving a balance on hand of¹: \$ 39,685.49

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 39,685.49

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Lisa M. Swope	11,886.44	0.00	11,886.44
Attorney for Trustee Fees (Other Firm) - Spence, Custer, Saylor, Wolfe & Rose, LLC	7,560.00	0.00	7,560.00
Attorney for Trustee Expenses (Other Firm) - Spence, Custer, Saylor, Wolfe & Rose, LLC	290.03	0.00	290.03

Total to be paid for chapter 7 administrative expenses: \$ 19,736.47
Remaining balance: \$ 19,949.02

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
 Remaining balance: \$ 19,949.02

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$831.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1P	PA Department of Revenue	831.00	0.00	831.00

Total to be paid for priority claims: \$ 831.00
 Remaining balance: \$ 19,118.02

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$70,969.07 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 26.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Aidvantage on behalf of	0.00	0.00	0.00
3	Discover Bank	9,266.49	0.00	2,496.26
4	Bank of America, N.A.	5,724.99	0.00	1,542.23
5	U.S. DEPARTMENT OF EDUCATION C/O NELNET	30,180.21	0.00	8,130.10
6	Citibank, N.A.	3,498.96	0.00	942.57
7	JPMorgan Chase Bank, N.A.	3,183.63	0.00	857.62
8	JPMorgan Chase Bank, N.A.	3,509.05	0.00	945.29
9	JPMorgan Chase Bank, N.A.	1,150.73	0.00	309.99
10	First Commonwealth Bank	4,421.16	0.00	1,191.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
11	Verizon	270.42	0.00	72.85
12	JEFFERSON CAPITAL SYSTEMS LLC	4,560.52	0.00	1,228.53
13	JEFFERSON CAPITAL SYSTEMS LLC	5,202.91	0.00	1,401.58

Total to be paid for timely general unsecured claims: \$ 19,118.02
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$52.25 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1U	PA Department of Revenue	52.25	0.00	0.00

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00

Prepared By: /s/ LISA M. SWOPE, TRUSTEE
Trustee

Lisa M. Swope
219 South Center Street
Ebensburg, PA 15931
(814) 472-7151

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:
Darin L. King
Sara M. King
Debtors

Case No. 22-21169-CMB
Chapter 7

District/off: 0315-2
Date Rcvd: Sep 12, 2024

User: auto
Form ID: pdf900

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Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Darin L. King, Sara M. King, 2403 Mt Pleasant Rd, Ruffs Dale, PA 15679-1130
sp	+ Joseph Massaro, Massaro Law, L.L.C., 152 E Otterman Street, Greensburg, PA 15601-2534
15491513	Jpmcb Card (Chase Freedom), PO Box 15369, Wilmington, DE 19850-5369
15491514	Jpmcb Card (Chase Prime), PO Box 15369, Wilmington, DE 19850-5369
15491517	Keybank/US Bank/CC, Attn: Bankruptcy, 4910 Tiedeman Rd, Brooklyn, OH 44144-2338

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Sep 13 2024 00:08:53	Aidvantage on behalf of Department of Education L, PO BOX 300001, GREENVILLE, TX 75403-3001
cr	Email/PDF: ebnotices@pnmac.com	Sep 13 2024 00:09:10	PENNYMAC LOAN SERVICES, LLC, PO Box 30597, Los Angeles, CA 90030-0597
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 13 2024 00:20:33	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 13 2024 00:03:00	Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
15491500	Email/PDF: AffirmBKNotifications@resurgent.com	Sep 13 2024 00:09:09	Affirm, 650 California St Fl 12, San Francisco, CA 94108-2716
15501074	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Sep 13 2024 00:08:27	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15491501	+ Email/Text: GSBankElectronicBankruptcyNotice@gc.com	Sep 13 2024 00:03:00	Apple Card/Gs Bank USA, PO Box 6112, Philadelphia, PA 19115-6112
15491502	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 13 2024 00:03:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15491503	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 13 2024 00:03:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
15502586	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 13 2024 00:03:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15491504	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 13 2024 00:07:48	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
15508371	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 13 2024 00:08:23	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15491505	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		

District/off: 0315-2

User: auto

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15491506	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Sep 13 2024 00:04:00	Department of Education/Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
15491507	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 13 2024 00:20:23	Dept of Ed/Aidvantage, PO Box 9635, Wilkes Barre, PA 18773-9635
15491508	Email/Text: mrdiscen@discover.com	Sep 13 2024 00:04:00	Dept of Education/Neln, PO Box 82561, Lincoln, NE 68501-2561
15501757	Email/Text: mrdiscen@discover.com	Sep 13 2024 00:03:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
15491509	Email/Text: mrdiscen@discover.com	Sep 13 2024 00:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15491510	Email/Text: SAABankruptcy@fcbanking.com	Sep 13 2024 00:03:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15491511	+ Email/Text: SAABankruptcy@fcbanking.com	Sep 13 2024 00:03:00	First Commonwealth Ban, 22 N 6th St, Indiana, PA 15701-1802
15510324	^ MEBN	Sep 12 2024 23:52:23	First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
15491512	+ Email/Text: GSBankElectronicBankruptcyNotice@google.com	Sep 13 2024 00:03:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
15543366	Email/Text: JCAP_BNC_Notices@jcicap.com	Sep 13 2024 00:04:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15491515	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 13 2024 00:07:32	Jpmcb Card (Chase Slate), PO Box 15369, Wilmington, DE 19850-5369
15508655	+ Email/Text: RASEBN@raslg.com	Sep 13 2024 00:03:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15491516	Email/Text: key_bankruptcy_ebnc@keybank.com	Sep 13 2024 00:04:00	Keybank NA, 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
15491518	Email/PDF: pa_dc_claims@navient.com	Sep 13 2024 00:08:13	Navient Solutions Inc, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
15492122	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2024 00:03:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15491519	Email/PDF: ebnotices@pnmac.com	Sep 13 2024 00:07:38	Pennymac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387
15491520	+ Email/PDF: ebnotices@pnmac.com	Sep 13 2024 00:36:50	Pennymac Loan Services, LLC, Attn: Correspondence, Unit PO Box 514387, Los Angeles, CA 90051-4387
15491521	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 13 2024 00:19:43	Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
15491522	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 13 2024 00:08:10	Syncb/ppc, PO Box 965005, Orlando, FL 32896-5005
15518366	^ MEBN	Sep 12 2024 23:52:14	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15491772	^ MEBN	Sep 12 2024 23:52:15	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15491523	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 13 2024 00:20:24	Synchrony/Paypal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15491524	Email/Text: TFS_Agency_Bankruptcy@toyota.com		

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		Sep 13 2024 00:03:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
15491525	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 13 2024 00:03:00	Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522
15491526	Email/Text: bankruptcydepartment@tsico.com	Sep 13 2024 00:04:00	Transworld Sys Inc/55, PO Box 15270, Wilmington, DE 19850-5270
15503535	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 13 2024 00:04:00	U.S. DEPARTMENT OF EDUCATION C/O NELNET, 121 SOUTH 13TH STREET, LINCOLN, NE 68508-1904
15515661	Email/PDF: ebn_ais@aisinfo.com	Sep 13 2024 00:08:29	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court; Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmllawgroup.com
Elvina Rofael	on behalf of U.S. Trustee Office of the United States Trustee elvina.rofael@usdoj.gov
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
Jodi Hause	on behalf of U.S. Trustee Office of the United States Trustee jodi.hause@usdoj.gov David.A.Berry@usdoj.GOV;Steven.W.Albright@usdoj.GOV
Kevin J. Petak	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee kpetak@spencecuster.com, skosis@spencecuster.com;petak.kevinb119375@notify.bestcase.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

District/off: 0315-2

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Lisa M. Swope, Chapter 7 Trustee

on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com,
PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert H. Slone

on behalf of Joint Debtor Sara M. King robertslone223@gmail.com Slone.RobertB123224@notify.bestcase.com

Robert H. Slone

on behalf of Debtor Darin L. King robertslone223@gmail.com Slone.RobertB123224@notify.bestcase.com

TOTAL: 10